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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor Application of **Thomas F. CHAPMAN, et al.**

Serial No.: **09/852,597**

Group Art Unit: **4921**

Filed: **May 10, 2001**

Examiner: **Rayyan, Susan**

For: **SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF  
CHANGES MADE TO A CREDIT REPORT**

**INFORMATION DISCLOSURE STATEMENT**

U.S. Patent and Trademark Office  
Customer Window, Mail Stop **Amendment**  
Randolph Building  
Alexandria, VA 22314

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. §§ 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

08/12/2005 JADD01 00000100 09852597

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If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

Since this statement is being filed after receipt of the first Office Action, a fee of \$180.00 is enclosed pursuant to 37 C.F.R. § 1.17(p). Please charge any additional fees or credit any overpayment to the undersigned representative's Deposit Account No. 501458.

Respectfully submitted,

Date: August 11, 2005

By:

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Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(Use as many sheets as necessary)*

Sheet	1	of	1
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**Complete if Known**

<i>Application Number</i>	09/852,597
<i>Filing Date</i>	May 10, 2001
<i>First Named Inventor</i>	Thomas F. CHAPMAN, et al.
<i>Art Unit</i>	4921
<i>Examiner Name</i>	Rayyan, Susan
<i>Attorney Docket Number</i>	E1001.251209

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
		WO 00/02150	01/2000	Renard		
		WO 99/49424	9/1999	Flitcroft		
		EP 1 028 401	8/2000	Citibank, N.A.		

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>2</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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